

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

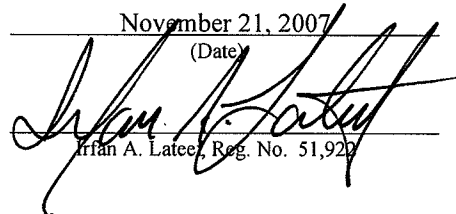
Applicant : Michael A. Wilkman
App. No : 09/909,194
Filed : July 19, 2001
For : UNIVERSAL TRANSACTION
MANAGER AGENT, SYSTEMS AND
METHODS
Examiner : Donald Champagne
Art Unit : 3622

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November 21, 2007

(Date)


Brian A. Lateef, Reg. No. 51,920**AMENDMENT AND RESPONSE TO OFFICE ACTION MAILED ON AUGUST 23, 2007****Mail Stop Amendment**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated August 23, 2007, Applicant respectfully submits the following comments and amendments.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.